

Statement of Joanne DeMeyere to the
Michigan House Insurance Committee
Regarding SBs 61 and 62
February 21, 2013

Good Morning Mr. Chairman and Members of the Committee:

I'm Joanne DeMeyere and I live in Traverse City. I'm here today to implore and ask that you amend Senate Bills 61 and 62 to include specifically the Attorney General's Amendment to Senate Bill 62 Sec. 5805 that protects seniors and individuals with disabilities. This will release my and others Blue Cross Legacy C Medigap plans from jeopardy before passing SB's 61 and 62 through "as is".

I came before you and presented the nature of my disability on November 19, 2012 and would like to briefly go over my original testimony.

On October 23, 2009, I was diagnosed with Multiple Sclerosis. I had no obvious symptoms previously of any health issues that would have had me running to my doctor for medical advice. Just shy of my 51st birthday, my life was turned upside down. I remember thinking, just 2 months before I helped deliver my third grandchild and was looking forward to the arrival of my fourth (grandchild) in March 2010. How could this be? I'd been gainfully employed all of my adult life and fully expected to continue working for at least another 15-20 yrs. MS had another plan for me. My job allowed me to work from home after I was diagnosed. It soon became clear after 2 hospitalizations in a 5 month period that my health was affecting my job performance and much to my dismay, I was let go in March 2010. MS is a chronic neurological disorder which affects the central nervous system. Undue stress is one of the factors that contribute to MS exacerbations. Symptoms include but are not limited to extreme fatigue, balance/gait, cognitive, and vision issues, numbness, spasticity, and the list goes on. Many symptoms are not always visible or obvious to the others but I assure you they are and can be extremely debilitating.

Because of my inability to work, I filed for Social Security Disability in May 2010, and was awarded this benefit beginning September 2010. My monthly payment then was \$1,031.00 per month. I've had two increases since then - \$37.00 in 2012 and \$18.00 in 2013 – for a total of \$1086.00 monthly as of today. I have been receiving my current disease modifying drug treatment Tysabri since April of 2010, which is, and has been, administered at the Munson Medical Center IV Clinic at Traverse City every 28 days. This drug is the strongest one out there right now. It is what brought me out of a wheelchair. The other less costly drug therapies did not work for me. The cost for each has steadily increased from \$9,105.00 per month in 2010 to \$13,291.30 per month currently.

I became eligible for Medicare 24 months after I was approved for Social Security Disability in September, 2012. Having worked previously in the supplemental insurance business I knew with my medical history, past, present and future, I needed to find an affordable Medicare Supplemental (Medigap) plan. My first hurdle was to find a Medigap plan because I was only 53

years old. After much inquiry, I was put in touch with the Medicare/Medicaid Assistance Program at the Area Agency on Aging in Traverse City. Through the expertise and guidance from MMAP, I found out about the BCBSM Legacy C plan and I applied for it. This plan pays all deductibles and co-pays for approved Medicare services. For my Tysabri infusions Medicare pays 80% = \$10,633.04 per mo. and my BCBSM Legacy C Medigap plan is paying the remaining 20% = \$2,658.26 per month. Therefore I am not faced with any out-of-pocket costs at this time other than my monthly premium of \$122.86 which I am happy to pay. I'm able to sleep at night knowing that I don't have to stress over unpaid medical bills.

If Senate Bills 61 and 62 are passed as is without modifying them to require Blue Cross Blue Shield to continue providing their Legacy Medigap plans, I'm more than concerned that I will not be able to find an accessible Medigap plan that is affordable and that will accept me with my pre-existing condition. I live on a fixed income and in "affordable housing" due to my health condition. If the Senate Bills are not amended, then ultimately I will be forced to apply for Medicaid as my supplemental plan which would place the financial burden for my medical expenses directly on the State of Michigan. Many physicians don't accept Medicaid which could lead to me having to find a whole new "team" of Dr.'s – yes a team – a thought or action I hopefully never have to entertain. It is also very difficult to get Medicaid to approve the Tysabri drug therapy I'm on. Several of my MS friends have tried to get approval with a lot of difficulty. I may not even get approval from Medicaid to pay for this drug. I most likely will not get approved by Medicaid because they will only approve 2 years on this drug as it hasn't been studied longer than that. I have been on it for over 2 years and am closely monitored by my neurologist through periodic MRI's and blood tests. At this time there are no other drug therapies out there for me as of now to slow the progression of this disease.

Mr. Chairman and Members of the Committee I have shared just a synopsis of my story today but also on my mind are the many others out there in our Great State of Michigan who are not well enough to be present here to share their stories or even worse yet, other Medicare recipients who have one of the Blue Cross Blue Shield Legacy Medigap plans and are not even aware that their coverage is in grave danger of elimination. My desire today is not only to advocate for my situation, but also for all of the people who deal with chronic, debilitating, diseases, catastrophic illnesses and injuries so they can be guaranteed an affordable coverage in the form of the Legacy Medigap products currently offered by Blue Cross Blue Shield of Michigan. Please don't let Blue Cross Blue Shield of Michigan eliminate my and others alike insurance! When deliberating these bills and specifically the amendment we are requesting that you add, please keep in mind we are not disabled by choice.

Thank you.